

Information to identify the case:

Debtor 1	<u>William B. Beattie III.</u>	Social Security number or ITIN	xxx-xx-3180
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-10533-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William B. Beattie III.

4/25/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William B. Beattie, III.
Debtor

Case No. 23-10533-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 25, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2023:

Recip ID	Recipient Name and Address
db	William B. Beattie, III., 2202 Hill Avenue, Wall, NJ 07719-4026
519817998	+ Ragan & Ragan PC., 3100 Route 138 West, Belmar, NJ 07719-9021
519817999	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
519818000	Raymour & Flanigan, Td Rcs, Columbia, SC 29202
519818002	Velocity Investments, LLC, 1800 NJ 34, #404a, Wall Township, NJ 07719

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 25 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519887002	+ EDI: BASSASSOC.COM	Apr 26 2023 00:37:00	ACCELERATED INVENTORY MGT, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
519817977	+ EDI: CAPITALONE.COM	Apr 26 2023 00:37:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519817979	+ EDI: CAPITALONE.COM	Apr 26 2023 00:37:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519817983	+ Email/Text: bankruptcy.notifications@fisglobal.com	Apr 25 2023 20:52:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
519817984	^ MEBN	Apr 25 2023 20:45:28	Equifax, PO Box 740241, Atlanta, GA 30374-0241
519817985	^ MEBN	Apr 25 2023 20:46:02	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
519817981	EDI: JPMORGANCHASE	Apr 26 2023 00:37:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
519818003	EDI: JPMORGANCHASE	Apr 26 2023 00:37:00	Chase Bank, 270 Park Avenue, New York, NY 10017
519817982	EDI: JPMORGANCHASE	Apr 26 2023 00:37:00	Chase Auto Finance, 900 Stewart Ave, Garden City, NY 11530
519817986	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 25 2023 20:51:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519817987	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 25 2023 20:51:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI

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Date Rcvd: Apr 25, 2023 Form ID: 318 Total Noticed: 28

519817988	+ Email/Text: BKNotice@ldvlaw.com	53201-3115
	Apr 25 2023 20:52:00	Lyons Doughty Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
519817989	+ Email/Text: BKNotice@ldvlaw.com	
	Apr 25 2023 20:52:00	Lyons Doughy & Veldhuis, 136 Gaither Drive, Suite 100, PO BOX 1269, Mount Laurel, NJ 08054-7269
519817991	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	
	Apr 25 2023 20:52:00	Marcus by Goldman Sachs, Po Box 45400, Salt Lake City, UT 84145-0400
519817990	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	
	Apr 25 2023 20:52:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
519817992	+ Email/Text: bankruptcydpt@mcmcg.com	
	Apr 25 2023 20:52:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519817993	+ Email/Text: bankruptcydpt@mcmcg.com	
	Apr 25 2023 20:52:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
519817996	EDI: PRA.COM	
	Apr 26 2023 00:37:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519817994	EDI: PRA.COM	
	Apr 26 2023 00:37:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519818004	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	
	Apr 25 2023 20:52:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
519818001	Email/Text: DASPUBREC@transunion.com	
	Apr 25 2023 20:51:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519817978	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519817980	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519817997	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519817995	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519818005	*	SPS, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Apr 25, 2023

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor William B. Beattie III. imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Nancy Isaacson	nisaacson@greenbaumlaw.com isaacson@remote7solutions.com;J101@ecfbis.com
Roger Fay	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for FirstKey Master Funding 2021-A Collateral Trust rfay@milsteadlaw.com, bkecf@milsteadlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5